

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): DeFrancesco et al.

APPLICATION NO.: 10/702,568 ART UNIT: 3692

FILING DATE: November 6, 2003 EXAMINER: Nguyen, Nga B.

TITLE: Automated Credit Application System

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO FIRST OFFICE ACTION

In response to the Office Action mailed on October 3, 2007, the Applicant respectfully submits this Response:

Amendments to the Claims begin on page 2 of this paper;

Remarks begin on page 6 of this paper; and

Conclusion begins on page 9 of this paper.

This Response is accompanied by a request for a two month extension of the date for reply to March 3, 2008. The Commissioner is hereby authorized to charge any required fees to Deposit Account No. 07-1700, including the fee for the terminal disclaimer discussed herein.

AMENDMENTS

Prior to further examination, please amend the above-identified application as follows: